

STATE MS. - DESOTO CO.

FEB 14 11 49 AM '01

BK 88 453

AFTER RECORDING, RETURN TO:
Leah Jorgeson
CIMARRON MORTGAGE COMPANY
Post Office Box 12830
Jackson, MS 39236-2830

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that Pioneer Bank, a bank organized and existing under the laws of the State of Kentucky, does hereby make, constitute and appoint Cimarron Mortgage Company, by and through its officers, its true and lawful attorney in fact for and in behalf of Pioneer Bank to sign, execute, acknowledge, endorse and deliver on behalf of Pioneer Bank the following:

1. Full and partial releases, promissory notes and other documents required to release security deeds, deeds of trust and mortgages;
2. Loss draft and insurance checks for claims on property secured by deeds of trust, mortgages or security deeds owned by Pioneer Bank;
3. Checks issued by borrowers or their agents;
4. Substitution of trustees's notices.

This Limited Power of Attorney shall be binding upon Pioneer Bank, its successors and assigns and shall remain in force up to the time of the receipt of a written revocation executed by Pioneer Bank. This power of attorney shall be special and limited to the matters stated above.

Witness the signature of Pioneer Bank, by and through its duly authorized officer, on this the 24th day of October, 1998.

Witness:

Betty Locke
Betty Locke
(Printed Name)
Title or Department: VP/Cashier
Kenneth Kidd
Kenneth Kidd
(Printed Name)
Title or Department: SVP

Pioneer Bank

BY: Avery K. Matney, Jr.
Avery K. Matney, Jr.
President and CEO

(CORPORATE SEAL)

STATE OF KENTUCKY
COUNTY OF HART

Personally appeared before me, the undersigned authority in and for said County and State on this the 24th day of October, 1998, within my jurisdiction, the within named Avery K. Matney, Jr., who acknowledged that he is the President and CEO of Pioneer Bank, and that for and on behalf of said Bank and its act and deed he executed the above and foregoing Limited Power of Attorney after first having been duly authorized by said Bank so to do.

Witness my signature and seal on the 25th day of October, 1998.

Melissa Estes
Notary Public

My Commission Expires:
1-15-01

(NOTARY SEAL)